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Inventors:

FERNANDEZ et al.

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5 Title: ADAPTIVE DIRECT TRANSACTION FOR NETWORKED CLIENT GROUP

INFORMATION DISCLOSURE STATEMENT (2)

The Assistant Commissioner of Patents Washington, D.C. 20231

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Group 2700

Sir:

In keeping with the duty of candor and good faith owed at the Patent and Trademark Office, Applicants wish to bring the enclosed printed publications and U.S. patent references to the attention of the Examiner.

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Applicant respectfully submits that Applicants' claimed invention is patentable over such references. A form PTO-1449 listing these references is attached. It is understood the Office may find additionally relevant material in these or other references

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Respectfully submitted,

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Reg. No. 34,160

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